Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Eric First name	Angela First name Qauntese
	passport).	Middle name	Middle name
	5.	Fields	Fields
	Bring your picture identification to your meeting	Last name	Last name
	with the trustee.	Sr.	
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>8123</u>	xxx - xx - <u>3210</u>
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9xx - xx

Debtor 1	- :	26 Doc 1	Filed 12/19/16 Document Fields Last Name	Entered 1 Page 2 of		Desc Main
		About Debtor	1:		About Debtor 2 (Spouse	Only in a Joint Case):
a Id	any business names nd Employer dentification Numbers EIN) you have used in		used any business names o	or EINs.		business names or EINs.
th	ne last 8 years	Business name			Business name	
	nclude trade names and loing business as names	Business name		_	Business name	
		EIN				
					EIN	
5. V	Where you live				If Debtor 2 lives at a diff	ferent address:
		5417 Salma		_	Number Street	

Street

Plainfield IL 60586
City State ZIP Code
WILL
County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

6. Why you are choosing this district to file for bankruptcy.

Check one:

Number

P.O. Box

City

Street

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

State

ZIP Code

☐I have another reason. Explain. (See 28 U.S.C. § 1408 Number Street

City State ZIP Code

County

If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.

Number Street
P.O. Box

City State ZIP Code

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain. (See 28 U.S.C. § 1408

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Case Number (if known)

	First Name	Middle Name		Last Name			
Pa	Tell the Court About You	ur Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankruptcy (ter 7	•		equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.	
		☐ Chap	ter 12				
		Chap	ter 13				
8.	How you will pay the fee	local yours subm	court for m elf, you ma itting your	ore details about ay pay with cash,	how you may p cashier's chec	Please check with the clerk's office in your pay. Typically, if you are paying the fee k, or money order. If your attorney is ttorney may pay with a credit card or check	
					-	pose this option, sign and attach the in Installments (Official Form 103A).	
		By law less to pay the	w, a judge han 150% ne fee in in	may, but is not re of the official pov stallments). If you	equired to, waiv verty line that ap u choose this o	est this option only if you are filing for Chapter 7. We your fee, and may do so only if your income is pplies to your family size and you are unable to option, you must fill out the Application to Have the B) and file it with your petition.	
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District No	one	When	Case Number	_
						MM / DD / YYYY	
			District No.	one	When	Case Number	_
			District		When	Case Number MM / DD / YYYY	_
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with you, or by a business parter, or by	☐ Yes.				Relationship to you Case Number, if known MM / DD / YYYY	
	affiliate?					Relationship to you Case Number, if known MM / DD / YYYY	
11.	Do you rent your residence?	□ No. ■ Yes.	residence? No. 0 Yes.	andlord obtained ar	, ,	nt against you and do you want to stay in your viction Judgment Against You (Form 101A) and file it w	rith

Eric

Debtor 1

Document Fields Eric

Debtor 1

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Case Number (if known)

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhisi, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. City		First Name	Middle Name	Last Name						
of any full- or part-time business? A alloe proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or It you have more than one sole proprietorship, use a separate sheed and attach it to this petition. City	Part :	Report About Any Busin	esses You Ow	n as a Sole Proprietor						
Name of business, you operate as a an individual, and is not a separate logal entity such as a corporation, principally and is not a separate logal entity such as a corporation, principally and is period and allabeh it to this petition. Number Steet	c	of any full- or part-time			usiness					
If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. Copy	t ii s	ousiness you operate as an individual, and is not a eparate legal entity such as		Name of business, if any						
City Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(51B)) Omno of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent abalance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not easts, flow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I amfiling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? Yes. What is the hazard? Where Is the property That Needs Immediate Attention Where Is the property Number Street Number	L It s	LC. you have more than one ole proprietorship, use a eparate sheed and attach it		Number Street						
Heath Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(61B)) Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 3. Are you filling under Chapter 11 of the Bankruptcy Code and are you a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor you must attach your most recent balance sheet. statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filling under Chapter 11. but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? No. Yes. What is the hazard? If immediate attention? For example, do you own any property that needs immediate attention? For example, do you own any property that needs immediate attention? Where is the property? Number Street Number St				City				State	Zip Code	-
Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodify Broker (as defined in 11 U.S.C. § 101(63A)) None of the above Single Asset Real Estate (as defined in 11 U.S.C. § 101(63A)) None of the above				Check the appropriate	box to descril	be your business:				
Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above If you are filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? No. Yes. What is the hazard? Where is the property? Number Street Number Street Number Street Number				☐ Health Care Busin	ness (as defin	ned in 11 U.S.C. § 1	01(27A))			
Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above				☐ Single Asset Rea	Estate (as de	efined in 11 U.S.C.	§ 101(51B))			
Are you filling under Chapter 11 of the Bankruptcy Code and are you a small business debtor. You must attach you most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. The process of the statement of the property of the procedure in 11 U.S.C. § 1116(1)(B). No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. The process of the statement of the property of the property of the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. I we start the property of the property of the definition in the Bankruptcy Code. I what is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11. No. I				☐ Stockbroker (as o	efined in 11 l	J.S.C. § 101(53A))				
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(61D). No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. Vestable to good on the property or Any Property That Needs Immediate Attention No. Yes. What is the hazard? Or do you own any property that needs attention? For example, do you own perhylable poods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property?						in 11 U.S.C. § 101	(6))			
Chapter 11 of the Bankruptcy Code and are you a small business debtor, you must attach your most recent blance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am not filing under Chapter 11. No. I am filing under Chapter 11. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11. No. I am not filing under Chapter 11. No. I am filing under Chapter 11. No. I am not filing under Chapter 11. No. I am not filing under Chapter 11. No. I am				☐ None of the abov	3					
A. Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	E a c F	Chapter 11 of the Bankruptcy Code and are you a small business lebtor? For a definition of small business debtor, see	appropria balance s document No. I	te deadlines. If you indicate deadlines. If you indicate theet, statement of operates do not exist, follow the am not filing under Chapter the Bankruptcy Code.	ate that you altions, cash-flo procedure in oter 11.	re a small business w statement, and fo 11 U.S.C. § 1116(1 NOT a small busine	debtor, you musederal income ta)(B). ss debtor accord	st attach y x return or	our most recent r if any of these definition in	Set 1
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	Part	4: Report if You Own or Ha	ave Any Hazard	ous Property or Any Prop	erty That Nee	ds Immediate Atten	tion			
indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	ķ	property that poses or is	_	What is the hazard?						
property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	i	ndentifiable hazard to bublic health or safety?								
Number Street	p i F p	property that needs mmediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	needed, why	is it needed?				_
City State ZIP Code				Where is the property? _	Number	Street				_
					City			State	e ZIP Code	-

Document

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Debtor 1

Eric

Middle Nar

Last Name

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

i	
I am not required to receive a briefing abou	ı
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Fields

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Debtor	1	Eri

Eric First Name

Case Number (if known)

Pa	rt 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?		consumer debts? Consumer debts are deprimarily for a personal, family, or household	
			business debts? Business debts are deb	-
		No. Go to line 16c. Yes. Go to line 17.	estment or through the operation of the busin	ess of investment.
		16c. State the type of debts you o	owe that are not consumer debts or business	debts.
17.	Are you filing under Chapter 7?	No. I am not filing under Cl	hapter 7. Go to line 18.	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		ter 7. Do you estimate that after any exempt es are paid that funds will be available to disti	
18.	How many creditors do	1-49	1,000-5,000	25,001-50,000
	you estimate that you owe?	□ 50-99 □ 100-199 □ 200-999	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	Tt 7: Sign Below			
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the inf	formation provided is true and
			oter 7, I am aware that I may proceed, if eligit nderstand the relief available under each cha	• • • • • • • • • • • • • • • • • • • •
			did not pay or agree to pay someone who is d read the notice required by 11 U.S.C. § 34:	·
		I request relief in accordance with	the chapter of title 11, United States Code, s	specified in this petition.
			ment, concealing property, or obtaining mone in fines up to \$250,000, or imprisonment for d 3571.	
		/s/ Eric Fields, Sr. Signature of Debtor 1		Angela Qauntese Fields ature of Debtor 2
		Executed on12/16/2016		cuted on12/16/2016 MM / DD / YYYY

Case 16-39726 Doc 1 Filed 12/19/16 Entered 12/19/16 11:53:48 Desc Main Document Page 7 of 67

Debtor 1	Eric	Fields	Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Kristin T Schindler	Date	Date: 12/16/2	016
Signature of Attorney for Debtor	Date	MM / DD / YYYY	,
Kristin T Schindler			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			
			-
Chicago	IL	60603	
City			•
City	State	ZIP Code	
	State Email ad	n dil @ r a r	acilaw.com
Contact Phone 312-332-1800 6302937		n dil @ r a r	acilaw.com

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formation to ider	ntify your case:	
Eric		Fields
First Name	Middle Name	Last Name
Angela	Qauntese	Fields
First Name	Middle Name	Last Name
Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>IL</u>	LINOIS (State)
		-
	Eric First Name Angela First Name Bankruptcy Court for	First Name Middle Name Angela Qauntese First Name Middle Name Bankruptcy Court for the : NORTHERN District of IL

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$ 44,314
1c. Copy line 63, Total of all property on Schedule A/B	\$ 44,314
Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$30,656
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$13,219
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$16,022
Summarize Your Liabilities	
Schedule I: Your Income (Official Form 106I)	\$6,119.05
Copy your combined monthly income from line 12 of Schedule I	

Case Number (if known) _

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First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 10,681.76 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$_13,219.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$<u>13</u>,219.00 9g. Total. Add lines 9a through 9f.

Debtor 1

Eric

				Entered 12/19/16 1	.1:53:48	Desc	Main	
Fill in this in	formation to identify yo	ur case and this fil	ling:	0 of 67				
Debtor 1	Eric		Fields					
Dobtor 2	First Name Angela	Middle Name Qauntese	Last Name Fields					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the :	NORTHERN Dietr	rict of JULINOIS					
	_	NORTHERIN DIST	(State)				Check if this is	s an
Case Number (If known)						_	amended filing	
Official F	orm 106A/B						Č	,
	e A/B: Prope	rty						12/15
category where responsible for pages, write you Part 1:	you think it fits best. B supplying correct infor ir name and case numb Describe Each Residence	e as complete and mation. If more sp per (if known). Ans , Building, Land, or	accurate as possible. If two m ace is needed, attach a separa		, both are equal	ly		
	-	-	your entries fro Part 1, includi	ng any entries for pages	>			\$0.00
Part 2:	escribe Your Vehicles							
O3. Cars, vans No. Yes. N A	pmeone else drives. If you not the provided in		•	ly s and another unity property (see	Do not deduct s the amount of a Creditors Who I Current value entire property	ny secured of the sec	ns or exemptions. claims on Schedul s Secured by Prop Current value portion you o	le D: erty e of the ewn? 450.00
		Navigator	Debtor 1 only	property? Check one.			ns or exemptions. claims on <i>Schedul</i>	
	lodel:		Debtor 2 only		Creditors Who I	Have Claims	Secured by Prop	erty
Y	ear:	2000	Debtor 1 and Debtor 2 on	ly	Current value entire property		Current value portion you o	
A	pproximate Mileage:	138,000	At least one of the debtors	s and another	entire property	•	portion you o	
C	ther information:				\$	575.00	\$	575.00
	NOPERABLE		instructions)	unity property (see				

Official Form 106A/B Record # 710961 Schedule A/B: Property Page 1 of 7

Deb

Case 16-39726 Doc 1

Desc Main

First Name Middle Name

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Document Page 11 of 67 umber (if known)

Last Name

Make: Model:	Cadillac DTS	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amoun	uct secured clain t of any secured o Who Have Claims	claims on <i>Scl</i>	hedule D:
Year: Approximate Mileage: Other information:	<u>2008</u> <u>108,000</u>	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current va entire prop		Current v portion y	
Make: Model: Year:	Suzuki Hyabusa 2005 78,000	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount Creditors V Current va	Do not deduct secured claim the amount of any secured Creditors Who Have Claim Current value of the entire property?		hedule D:
Approximate Mileage: Other information:		At least one of the debtors and another Check if this is community property (see instructions)	\$	6,045.00	\$	6,0
Make: Model: Year: Approximate Mileage: Other information:	Chevrolet Cruze 2014 30,000	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount Creditors V Current va	Do not deduct secured claim the amount of any secured of Creditors Who Have Claims Current value of the entire property?		hedule D:
Malace	Volkswagen	Check if this is community property (see instructions)				
Make: Model: Year:	Passat 2012	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amoun	uct secured clain t of any secured of Who Have Claims Ilue of the	claims on Scl Secured by	hedule D: Property value of t
Approximate Mileage: Other information:	30,000	At least one of the debtors and another Check if this is community property (see	entire pro	13,875.00	portion y	ou own? 13,8

Eric Debtor 1

Case 16-39726

Doc 1

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Desc Main

First Name **Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Furniture, linens, small appliances, table & chairs, bedroom set \$2,500 2,500.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... \$1,800 Flat screen TV, computer, printer, music collection, cell phone 1,800.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... Pool table and tools \$400 400.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Yes. Describe..... 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Yes. Describe..... Clothes \$500 500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Yes. Jewelry, wedding bands \$1,000 1,000.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... Yes. 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list

Describe.....

for Part 3. Write that number here

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

0.00

\$6,200.00

Debtor 1

Case 16-39726

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Desc Main

Eric

First Name Middle Name

•	Fields .
	Digition
	Döcument
	Last Name

	ou own o	r have any loga	l or equitable interest in an	or of the following?	Current value of the
Бо у	ou own or	nave any lega	i or equitable interest in an	y of the following:	portion you own? Do not deduct secured claims or exemptions
16. (Money you have i	n your wallet, in your home, in a	safe deposit box, and on hand when you file your petition	
4		•			\$0.00
	and other s	Checking, savings		ertificates of deposit; shares in credit unions, brokerage houses, ith the same institution, list each.	
	No. Yes.	Describe	Account Type:	Institution name:	
			Checking Account	TCF	\$ \$ 5.00
			Checking Account	TCF	\$ 2 0.00
			-	Numark CU	
			Savings Account	TCF	\$ 60.00
			Checking Account	ICF	<u> </u>
18. E	Examples:	Bond funds, inves	publicly traded stocks tment accounts with brokerage	firms, money market accounts	\$ <u>1,094.0</u> 0
	Yes.	Describe	Institution or issuer name:		\$ 0.00
19. N	Non-public No. Yes.	Describe		ated and unincorporated businesses, including an interest in nt of Ownership:	\$0.00
	Negotiable	instruments include	de personal checks, cashiers' ch	able and non-negotiable instruments necks, promissory notes, and money orders. someone by signing or delivering them.	
		Describe	loddol Hallio.		\$0.00
21. F		t or pension ac Interests in IRA, E		nrift savings accounts, or other pension or profit-sharing plans	
	Yes.	Describe	Type of account and Institu	ution name:	
			401(k) or similar plan	401k	\$Unknown
	Your share		osits you have made so that you	u may continue service or use from a company tilities (electric, gas, water), telecommunications	\$ <u>0.0</u> 0
	Yes.	Describe	Institution name or individu	ual:	
23. <i>A</i>	Annuities ((A contract for	a periodic payment of mon	ey to you, either for life or for a number of years)	\$ <u> </u>
	Yes.	Describe	Issuer name and description	on:	. 0.00
			IRA, in an account in a qua (b), and 529(b)(1).	alified ABLE program, or under a qualified state tuition program.	\$ <u>0.0</u> 0
	Yes.	Describe	Institution name and descr	ription. Separately file the records of any interests.11 U.S.C. § 521(c):	\$ 0.00
25. 1	rusts, equ	uitable or futur	e interests in property (othe	er than anything listed in line 1), and rights or powers	<u> </u>
	Yes.	Describe			

Schedule A/B: Property

0.00

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Document Page 14 of 67 Pumber (if known)

Last Name Case 16-39726 Doc 1 Eric Debtor 1

First Name Middle Name Desc Main

26.			marks, trade secrets, and other intellectual property mes, websites, proceeds from royalties and licensing agreements		
	Yes.	Describe		\$	0.00
27.			other general intangibles clusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	Yes.	Describe		\$	0.00
Мо	ney or prop	erty owed to you	1?	Current value of th portion you own? Do not deduct secured or exemptions	
28.	Tax refund	s owed to you			
	Yes.	Describe		\$	0.00
29.	Examples:	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	Yes.	Describe		\$	0.00
30.	Examples: Social Secu	urity benefits; unpai	wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else		
24	Yes.	Describe		\$	0.00
31.		insurance polic Health, disability, o	es r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:		
	Yes.	Describe	Term life \$0 Spouse beneficiary.	\$	0.00
32.	If you are th		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.		
	Yes.	Describe		\$	0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue		
	Yes.	Describe		\$	0.00
34.	No.	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights		
25	Yes.	Describe	tot and almost all the	\$	0.00
ახ.	No.	-	id not already list		
	∐Yes.	Describe		\$	0.00
			of your entries from Part 4, including any entries for pages you have attached	\$	1,093.00

Case 16-39726 Doc 1 Eric

Desc Main

Debtor 1

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Document Page 15 of 7 pumber (if known) First Name Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... 0.00 41. Inventory No. Describe..... 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Yes. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... Yes. 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00

Describe.....

No. Yes.

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

0.00

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Document Page 16 of 6 7 umber (if known) Case 16-39726 Doc 1 Desc Main Eric Debtor 1 First Name 50. Farm and fishing supplies, chemicals, and feed No. Describe..... Yes. 0.00 51. Any farm- and commercial fishing-related property you did not already list Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 31,395.00 56. Part 2: Total vehicles, line 5 \$6,200.00 57. Part 3: Total personal and household items, line 15 \$ 1,093.00 58. Part 4: Total financial assets, line 36

59. Part 5: Total business-related property, line 45

61. Part 7: Total other property not listed, line 54

60. Part 6: Total farm- and fishing-related property, line 52

62. Total personal property. Add lines 56 through 61.

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$ 0.00

\$ 0.00

\$ 0.00

\$ 38,688.00

\$38,688.00

\$ 38,688.00

Fill in this in	formation to ider		
Debtor 1	Eric	Fields	
	First Name	Middle Name	Last Name
Debtor 2	Angela	Qauntese	Fields
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>I</u>	ILLINOIS
	. ,		(State)
Case Number	·		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Vhich set of exe	emptions are you claiming? Check	k one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
or any property	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	1995 Oldsmobile Cutlass with over 99,000 miles.	\$ <u>450</u>	 \$	735 ILCS 5/12-1001(b) - \$450.00
ine from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2000 Lincoln Navigator with over 138,000 miles.	\$ <u>575</u>	 \$	735 ILCS 5/12-1001(b) - \$575.00
ine from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief	2008 Cadillac DTS with over			735 ILCS 5/12-1001(c) - \$2,400.00
lescription:	108,000 miles.	\$ 4,825	\$4,400	735 ILCS 5/12-1001(b) - \$2,000.00
ine from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	2005 Suzuki Hyabusa with over 78,000 miles.	\$ <u>6,045</u>	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
ine from			100% of fair market value, up to	
Schedule A/B:	03		any applicable statutory limit	
	Record # 710961		he Property You Claim as Exempt	Page 1 of

Case 16-39726

Doc 1

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Desc Main

Debtor 1

Eric

Middle Name

Last Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) - \$2,500.00 Brief Furniture, linens, small appliances, description: table & chairs, bedroom set \$ 2,500 Line from 100% of fair market value, up to 06 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$1,800.00 Brief Flat screen TV, computer, printer, 1,800 description: music collection, cell phone 100% of fair market value, up to Line from 07 Schedule A/B: any applicable statutory limit Brief Pool table and tools 735 ILCS 5/12-1001(b) - \$400.00 \$ 400 description: 100% of fair market value, up to Line from 09 Schedule A/B: any applicable statutory limit Brief 735 ILCS 5/12-1001(a),(e) - \$500.00 \$ 500 description: Line from 100% of fair market value, up to 11 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a),(e) - \$1,000.00 Brief Jewelry, wedding bands \$ 1,000 description: Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$1.00 Brief Savings Account, Numark CU, 1.00 \$ 1 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Checking Account, TCF, 5.00 735 ILCS 5/12-1001(b) - \$5.00 Brief \$ 5 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Checking Account, TCF, 20.00 735 ILCS 5/12-1001(b) - \$20.00 \$ 20 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$60.00 Brief Savings Account, Numark CU, \$ 60 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Checking Account, TCF, 1,008.00 735 ILCS 5/12-1001(b) - \$200.00 \$ 1,008 \$ 200 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 710961 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 3

Case 16-39726 Doc 1 Filed 12/19/16 Entered 12/19/16 11:53:48 Desc Main Document Page 19 of 67

Debtor 1 Eric

Last Name

Middle Name

First Name

	Part 2: Additi	onal Page						
	Brief description of the property and line on Schedule A/B that lists this property		Current val		Amount of the exemption you claim	Specific laws that allow o	exemption	
				Copy the value from Schedule A/B		Check only one box for each exemption		
	Brief description:	401(k) or similar plan, 4	401k, 0	\$	Unknown	\$	735 ILCS 5/12-1006 - \$0.00	
	Line from Schedule A/B:	21				100% of fair market value, up to any applicable statutory limit		
	Brief description:	Spouse beneficiary.		\$	Unknown		735 ILCS 5/12-1001(h)(3) -	\$0.00
	Line from Schedule A/B:	31				100% of fair market value, up to any applicable statutory limit		
3.	Are you claimin	g a homestead exem	ption of more t	han \$155,675	5?			
						or after the date of adjustment .)		
	No.					,		
	Yes. Did you	acquire the property	covered by the	exemption wi	thin 1,215 day	ys before you filed this case?		
	□No							
	☐ Yes.							
_	official Form 1060	Dogged #	710961	0	hadula C. Tha	- Drawarty Vay Claim as Everent		Page 3 of 3

Fill in this in	Caso 16	S 20726 Dod	1 Filed 12/10/16	Entered 12/19/2 0 of 67	16 11:53:48	Desc Main	
	mormation to last	mily your odoo.		0 01 07			
Debtor 1	Eric		Fields				
	First Name	Middle Name	Last Name				
Debtor 2	Angela	Qauntes	<u> </u>				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> [
Case Numbe	r		(State)			Check if this	s is an
(If known)						amended fil	ling
Official F	orm 106D						
Schedule	D: Credito	ors Who Have	Claims Secured by P	Property			12/1
Be as complete	and accurate as	possible. If two marri	ed people are filing together, both	are equally responsible for			
		eded, copy the Addition ne and case number (i	onal Page, fill it out, number the er f known).	ntries, and attach it to this	form. On the top of a	ny	
1. Do any cre	ditors have claim	ns secured by your pro	perty?				
□ No. Ch	neck this box and	submit this form to the	court with your other schedules. Yo	ou have nothing else to repo	ort on this form.		
	ill in all of the infor		ooan, man your ouner concumos. To	a nave nearing clos to repo			
1 es. Fi	iii iii aii oi tile iilioi	mation below.					
Part 1:	List All Secured C	laims					
					Column A	Column A	Column C
			none secured claim, list the creditor ticular claim, list the other creditors		Amount of claim	Value of collateral	Unsecured
		•	order according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
_	•	·	-			• 11 250 00	1 004 00
	Finance CORP		Describe the property that secure		\$_15,094.00	\$ <u>11,250.00</u>	\$ <u>1,094.00</u>
Creditor's Po Box	Name 166097		2014 Chevrolet Cruze with over	30,000 miles			
Number	Street						
			As of the date you file, the claim i	is: Check all that apply.			
			Contingent	onosit all allat apply.			
Irving		TX 75016	Unliquidated				
City		State Zip Code	Disputed				
Who owes	s the debt? Check of	one.	Nature of Lien. Check all that apply	/.			
Debtor	•		An agreement you made (such as	s mortgage or secured			
☐ Debtor	,		car loan)	ochonio'o lion)			
=	1 and Debtor 2 only tone of the debtors		Statutory lien (such as tax lien, m Judgment lien from a lawsuit	echanic's lien)			
7 11 10 40			Other (including a right to offset)				
	if this claim relate	es to a					
	unity debt was incurred	2016-02-22	Last 4 digits of account number	1001			
0.0	e Financial SVC		Describe the property that secure	es the claim:	\$ _15,562.00	\$ _13,875.00	\$ _1,562.00
Creditor's			2012 Volkswagen Passat with ov	ver 30.000 miles			
1420 S							
Number	Street						
			As of the date you file, the claim i	is: Check all that apply.			
Salt La	ke Citv	UT 84115	Contingent				
City		State Zip Code	Unliquidated				
140-	- 41 d-1-40 O		Disputed				
Debtor	s the debt? Check of	one.	Nature of Lien. Check all that apply An agreement you made (such as				
Debtor	-		car loan)	s mortgage or secured			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	echanic's lien)			
At leas	t one of the debtors	and another	Judgment lien from a lawsuit				
□cha=!	if this slaim ral-t-	os to a	Other (including a right to offset)				
	if this claim relate unity debt	;3 t∪ a					
Date Debt	was incurred	2016-03-31	Last 4 digits of account number	<u>3402</u>			
Add the d	dollar value of yo	ur entries in Column A	on this page. Write that number	here:	\$ 30,656.00		

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Case Number (if known) **Pacument**

Eric Debtor 1

Part 2:

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$_30,656.00

-	ill in this	Case 16.3		1 Filed 12/10/16		L2/19/16 1: f 67	1:53:48 [Desc Main	
		Eric		Fields	2 0	101			
ı	Debtor 1	First Name	Middle Name	Last Name					
ſ	Debtor 2	Angela	Qauntese						
	Spouse, if filing	ng) First Name	Middle Name	Last Name					
Į	Jnited Sta	ates Bankruptcy Court for th	ne: <u>NORTHERN</u> D	District of <u>ILLINOIS</u>					
				(State)				☐Check if	this is an
	Case Nun (If known)	ibei						amende	d filing
Of	ficial	Form 106E/F							· ·
			•	e Unsecured Claims					12/15
A/B: cred need top (Propertitors with	ty (Official Form 106A/E th partially secured clai	3) and on <i>Schedule</i> ims that are listed in I it out, number the our name and case	,	pired Leases (C Claims Secure	Official Form 1060 and by Property. If	G). Do not include more space is		
1.	Do anv	creditors have priority	unsecured claims a	gainst you?					
	_ `	Go to Part 2.		gaet year					
	Yes								
2.	List all deach classification conprise unsecur	of your priority unsecui aim listed, identify what t rity amounts. As much a red claims, fill out the Co	type of claim it is. If a is possible, list the cla portinuation Page of P	itor has more than one priority unser a claim has both priority and nonprio aims in alphabetical order according Part 1. If more than one creditor hold structions for this form in the instruc	rity amounts, lis g to the creditor's ls a particular cla	t that claim here a s name. If you hav	and show both priove more than two	ority and priority	
	,				,		Total claim	Priority amount	Nonpriority amount
2.1	Illino	ois Department of Reven	nue	Last 4 digits of account number _			\$_6,135.00	\$ 6,135.00	\$ <u>0.00</u>
	Credit	tor's Name Box 64338		When was the debt incurred?	2013				
	Numb			Then was the dest mounted.					
				As of the date you file, the claim is	: Check all that a	pply.			
	Chic	ago	IL 60664-0338	Contingent					
	City		State Zip Code	Unliquidated					
		wes the debt? Check one.		Disputed					
	=	otor 1 only otor 2 only		Type of PRIORITY unsecured clain	n:				
	=	otor 1 and Debtor 2 only		Domestic support obligations					
	=	east one of the debtors and	another	Taxes and certain other debts you	owe the governme	ent			
	=	eck if this claim relates to			J				
	Cor	nmunity debt		Claims for death or personal injury	while you were				
		claim subject to offest?		intoxicated					
	No No			Other. Specify					
	Yes)							

		Ousc 10 03120	DUCI	1 1100 12/13/10	Littered 12/13/10 11:30:40	DC3C Mail
Debtor 1	Eric			Pacument	Page 23 of 67 Case Number (if known)	

Your PRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Total claim **Priority** Nonpriority amount amount \$ 803.00 \$ 803.00 **\$**0.00 IRS Priority Debt 2.2 Last 4 digits of account number _ Creditor's Name 2014 PO Box 7346 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Philadelphia PA 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify _ Yes IRS Priority Debt \$ 1,892.00 \$ 1,892.00 \$ 0.00 2.3 Last 4 digits of account number _ Creditor's Name 2011 PO Box 7346 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Philadelphia PA 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Domestic support obligations At least one of the debtors and another Taxes and certain other debts you owe the government Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify _ Yes IRS Priority Debt \$ 1,907.00 \$ 1,907.00 \$ 0.00 2.4 Last 4 digits of account number Creditor's Name 2015 PO Box 7346 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Philadelphia 19101 Unliquidated State Zip Code City
Who owes the debt? Check one. Disputed Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ___ Domestic support obligations At least one of the debtors and another Taxes and certain other debts you owe the government Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify _

Debtor 1	Eric		lumber (if known)		_
	First Name Middle Name	Last Name			
Part	1 Your PRIORITY Unsecured Claims - Contin	uation Page			
After lis	ting any entries on this page, number them be	ginning with 2.3, followed by 2.4, and so forth.	Total claim	Priority	Nonpriority
				amount	amount
2.5	IRS Priority Debt	Last 4 digits of account number	\$ 2,482.00	<u>\$ 2,482.00</u>	\$ <u>0.00</u>
	Creditor's Name				
	PO Box 7346	When was the debt incurred? 2013			
	Number Street				
		As of the data you file the claim is. Check all that apply			
		As of the date you file, the claim is: Check all that apply.			
	Philadelphia PA 19101	Contingent			
	City State Zip Code	Unliquidated			
w	ho owes the debt? Check one.	Disputed			
ΙГ	Debtor 1 only				
7	Debtor 2 only	Type of PRIORITY unsecured claim:			
	- '				
⊨	Debtor 1 and Debtor 2 only	Domestic support obligations			
	At least one of the debtors and another	Taxes and certain other debts you owe the government			
L	Check if this claim relates to a	_			
	community debt	Claims for death or personal injury while you were			
IS	the claim subject to offest?	intoxicated			
	No	Other. Specify			
	Yes				
Part	List All of Your NONPRIORITY Unsecured	Claims			
3. Do	any creditors have nonpriority unsecured clai	ms against you?			
ΙП	No. You have nothing to report in this part. Sul	bmit this form to the court with your other schedules.			
		•			
	Yes.				
4. Lis	t all of your nonpriority unsecured claims in th	e alphabetical order of the creditor who holds each clai	im. If a creditor has more than o	ne	
nor	priority unsecured claim, list the creditor separa	tely for each claim. For each claim listed, identify what type	e of claim it is. Do not list claims	already	
inc	uded in Part 1. If more than one creditor holds a	particular claim, list the other creditors in Part 3.If you have	ve more than three nonpriority u	nsecured	
cla	ms fill out the Continuation Page of Part 2.				
					Total claim
4.1	AmeriCash Loans	Last 4 digits of account number			\$ 1,000.00
	Creditor's Name				
	880 Lee St., Ste. 302	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Des Plaines IL 60016	Contingent			
		Unliquidated			
w	City State Zip Code ho owes the debt? Check one.	Disputed			
ΙË	٦				
	Debtor 1 only	- (10)			
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
<u> </u>	Debtor 1 and Debtor 2 only	Student loans			
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	e		
Г	Check if this claim relates to a	that you did not report as priority claims			
-	community debt	Debts to pension or profit-sharing plans, and other similar d	debts		
Is	the claim subject to offest?				
	No	Other. Specify PayDay Loan			
Г	Yes	•			

		Case 16-39726	DOC I		Entered 12/19/16 11:53:48	Desc Main
Debtor 1	Eric			பு _{டிய} ோent	Page 25 of 67 Number (if known)	
	Circl Name	Middle New		Loot Name	, ,	

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After I	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.2	AT T	Last 4 digits of account number	2099	\$ <u>138.00</u>
	Creditor's Name		2012-2014	
	8014 Bayberry Rd	When was the debt incurred?	2013-2014	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent		
	Jacksonville FL 32256	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati		
	Check if this claim relates to a	that you did not report as priority cla		
Ι.,	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	lans, and other similar debts	
	No	Collection for C	No. dita	
	Yes	Other. Specify Collecting for C	reditor	
4.3	Capital ONE BANK USA N	Last 4 digits of account number	NULL	\$ <u>500.00</u>
	Creditor's Name	Miles would the debt in summed 2	2015-2016	
	15000 Capital One Dr	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Dishmond VA 22220	Contingent		
	Richmond VA 23238	Unliquidated		
,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
i	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
i	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
'	community debt	Debts to pension or profit-sharing p		
!	ls the claim subject to offest?	_ , , ,		
	No	Other. Specify Credit Card or	Credit Use	
	Yes			
4.4	Comcast	Last 4 digits of account number	<u>9114</u>	\$ <u>547.00</u>
	Creditor's Name	When was the debt incurred?	2016-2016	
	10550 Deerwood Park Blvd Number Street	When was the dept incurred?		
	Number Sueet		Obselvall Abertarak	
		As of the date you file, the claim is:	. Спеск ан шасарру.	
	Jacksonville FL 32256	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?		No Physic	
	No Yes	Other. SpecifyCollecting for C	realtor	
	1 C3			

		Case 16-39726	DOC 1		Entered 12/19/16 11:53:48	Desc Main
Debtor 1	Eric			₽@Gument	Page 26 of 67 _{Number (if known)}	
	Circl Name	Middle Non		Loot Name	, ,	

Par	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After li	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.5	Creditors Collection B	Last 4 digits of account number		\$ <u>100.00</u>
	Creditor's Name	When was the debt incurred?	2015-2016	
	755 Almar Pkwy Number Street	when was the debt incurred?	2515 2515	
	Number Sueet			
		As of the date you file, the claim is:	Check all that apply.	
	Bourbonnais IL 60914	Contingent		
l .	City State Zip Code	Unliquidated Disputed		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only	T (NONDRIODITY	Labora	
	Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured of Student loans	ciaim:	
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority cla		
'	community debt	Debts to pension or profit-sharing pl		
	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
4.6	Yes Escallate LLC	Last 4 digits of account number	8788	\$ 50.00
4.0	Creditor's Name	Last 4 digits of account number		<u> </u>
	5200 Stoneham Rd	When was the debt incurred?	2015-2015	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	North Canton OH 44720	Unliquidated		
\	City State Zip Code Who owes the debt? Check one.	Disputed		
[Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	elaim:	
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
[Check if this claim relates to a	that you did not report as priority cla		
Ι.	community debt s the claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar debts	
l i	No	Other. Specify Medical Debt		
	Yes	Other: Specify		
4.7	MBB	Last 4 digits of account number	5793	<u>\$ 92.00</u>
	Creditor's Name	W/h	2012-2012	
	1460 Renaissance Dr	When was the debt incurred?	2012 2012	
	Number Street			
	·	As of the date you file, the claim is:	Check all that apply.	
	Park Ridge IL 60068	Contingent		
	City State Zip Code	Unliquidated		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 and Debtor 2 and	Type of NONPRIORITY unsecured of Student loans	ciaim:	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	=	that you did not report as priority cla	-	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pl		
!	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			

		Case 10-39120	DOC T	LIIEU 12/13/10	EIIIEIEU 12/19/10 11.33.40	Desc Mail
Debtor 1	Eric			<u> </u>	Page 27 of 67 Number (if known)	

Part 2+ Your NONPRIORITY Unsecured Claims	- Continuation Page		
After listing any entries on this page, number them	n beginning with 4.4, followed by 4.5, a	and so forth.	Total Claim
4.8 MBB	Last 4 digits of account number	5792	\$ _230.00
Creditor's Name		2042 2042	
1460 Renaissance Dr	When was the debt incurred?	2012-2012	
Number Street			
	As of the date you file, the claim i	s: Check all that apply.	
	Contingent		
Park Ridge IL 60068	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority		
community debt	Debts to pension or profit-sharing		
Is the claim subject to offest?	_ , ,		
No	Other. Specify Medical Debt		
Yes Merchants Credit Guide		0094	\$ 227.00
4.3	Last 4 digits of account number		\$ 227.00
Creditor's Name 223 W Jackson Blvd Ste 4	When was the debt incurred?	2015-2015	
Number Street			
	A - of the state over file the state of	Care Olivert will the control	
	As of the date you file, the claim i	s: Check all that apply.	
Chicago IL 60606	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority		
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
Is the claim subject to offest?			
■ No	Other. Specify Medical Debt		
Yes A 10 Nationwide Credit & CO	Last 4 digits of account number	4523	\$ 56.00
Creditor's Name	East 4 digits of associate number		
815 Commerce Dr Ste 270	When was the debt incurred?	2014-2014	
Number Street			
	As of the date you file, the claim i	is: Check all that annly	
	Contingent	S. Oncok all that apply.	
Oak Brook IL 60523	Unliquidated		
City State Zip Code	= '		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa		
Check if this claim relates to a	that you did not report as priority		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing	plans, and other similar debts	
No	Other Specify Medical Debt		
Yes	Other. SpecifyMedical Debt		

					, , ,	
Debtor 1	Eric			മൂ റ്റൂument	Page 28 of 67 (If known)	
		Case 10-39720	DOC T	Filed 12/19/10	Ellielen 17/13/10 11:22:40	Desc Main

Pai	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After li	sting any entries on this page, number them I	beginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.11	Nationwide Credit & CO	Last 4 digits of account number _	4946	\$ <u>100.00</u>
	Creditor's Name		2015-2015	
	815 Commerce Dr Ste 270	When was the debt incurred?	2013-2013	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Oak Break	Contingent		
	Oak Brook IL 60523	Unliquidated		
١ ،	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
1	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
l i	Debtor 1 and Debtor 2 only	Student loans		
1	At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority cla		
'	community debt	Debts to pension or profit-sharing p		
!	s the claim subject to offest?			
	No Yes	Other. Specify Medical Debt		
4.12	Nationwide Credit & CO	Last 4 digits of account number	3637	\$ 100.00
7.12	Creditor's Name			·
	815 Commerce Dr Ste 270	When was the debt incurred?	2015-2015	
	Number Street			
		As of the date you file, the claim is	· Check all that apply	
		Contingent	. Oncor all that apply.	
	Oak Brook IL 60523	Unliquidated		
	City State Zip Code	Disputed		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
١.	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
'	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
4.40	Yes Nationwide Credit & CO	Last 4 digits of account number	8834	\$ 100.00
4.13	Creditor's Name	Last 4 digits of account number _		Ψ <u>σσσσ</u>
	815 Commerce Dr Ste 270	When was the debt incurred?	2015-2015	
	Number Street			
		A - of the date was file the state to	Object all that are t	
		As of the date you file, the claim is	: Спеск ан тлат арріу.	
	Oak Brook IL 60523	Contingent		
	City State Zip Code	Unliquidated		
\	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
j	Check if this claim relates to a	that you did not report as priority cla	aims	
'	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
!	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			

		Case 10-33120	DOC I	LIICU TZ/T3/T0	LINCIEU 12/13/10 11.33.40	Desc Main
Debtor 1	Eric			P ecument	Page 29 of 67 Number (if known)	

Part 2: Yo	our NONPRIORITY Unsecured Claims - Co	ntinuation Page		
After listing any	entries on this page, number them be	ginning with 4.4, followed by 4.5, and	I so forth.	Total Claim
4.14 Nationw	ride Credit & CO	Last 4 digits of account number	8541	\$ <u>250.00</u>
Creditor's I		When was the debt incurred?	2015-2015	
	nmerce Dr Ste 270	when was the debt incurred?		
Number	Street			
		As of the date you file, the claim is:	Check all that apply.	
Oak Bro	ook IL 60523	Contingent		
City	State Zip Code	Unliquidated		
,	the debt? Check one.	Disputed		
Debtor	1 only			
Debtor 2	2 only	Type of NONPRIORITY unsecured cl	aim:	
Debtor	1 and Debtor 2 only	Student loans		
At least	one of the debtors and another	Obligations arising out of a separatio	n agreement or divorce	
Check	if this claim relates to a	that you did not report as priority clair	ms	
	inity debt	Debts to pension or profit-sharing pla	ins, and other similar debts	
	n subject to offest?			
No Yes		Other. Specify Medical Debt		
	ride Credit & CO	Last 4 digits of account number	1731	\$ 264.00
Creditor's I	Name			•
815 Cor	nmerce Dr Ste 270	When was the debt incurred?	2015-2015	
Number	Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
Oak Bro	ook IL 60523	Unliquidated		
City	State Zip Code the debt? Check one.	Disputed		
Debtor				
Debtor 2	•	Type of NONPRIORITY unsecured cl	aim:	
_ =	1 and Debtor 2 only	Student loans	aiii.	
=	one of the debtors and another	Obligations arising out of a separatio	n agreement or divorce	
	if this claim relates to a	that you did not report as priority clair		
	inity debt	Debts to pension or profit-sharing pla		
Is the clair	n subject to offest?			
No		Other. Specify Medical Debt		
Yes			0700	070.00
4.10	vide Credit & CO	Last 4 digits of account number		\$ <u>278.00</u>
Creditor's I	Name nmerce Dr Ste 270	When was the debt incurred?	2014-2014	
Number	Street			
, rambo	Cultur			
		As of the date you file, the claim is:	Check all that apply.	
Oak Bro	ook IL 60523	Contingent		
City	State Zip Code	Unliquidated		
Who owes	the debt? Check one.	Disputed		
Debtor	•			
Debtor 2	•	Type of NONPRIORITY unsecured cl	aim:	
=	1 and Debtor 2 only	☐ Student loans		
At least	one of the debtors and another	Obligations arising out of a separatio	•	
_	if this claim relates to a	that you did not report as priority clair		
	inity debt n subject to offest?	Debts to pension or profit-sharing pla	ns, and other similar debts	
No No	,	Other Specify Medical Debt		
No No		Other. Specify Medical Debt		

Debtor 1	Eric	Casc 10-39720	DOCI		Page 30 of 67 Case Number (if known)	DC3C Main
	First Name	Middle Name	•	Last Name		

Part 2: Your N	IONPRIORITY Unsecured Claims - Co	ontinuation Page		
After listing any ent	ries on this page, number them be	ginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.17 Regional Ac	ceptance CO	Last 4 digits of account number	6601	\$ 10,424.00
Creditor's Name			2014-10-11	
304 Kellm R		When was the debt incurred?	2014-10-11	
Number	Street			
		As of the date you file, the claim is:	Check all that apply.	
Virginia Bea	ch VA 23462	Contingent		
City	State Zip Code	Unliquidated		
	debt? Check one.	Disputed		
Debtor 1 only	/			
Debtor 2 only	1	Type of NONPRIORITY unsecured of	claim:	
Debtor 1 and	Debtor 2 only	Student loans		
At least one	of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
Check if thi	s claim relates to a	that you did not report as priority cla	nims	
community		Debts to pension or profit-sharing pl	ans, and other similar debts	
Is the claim sul	bject to offest?			
No No		Other. Specify		
Yes A 18 Resurgence	Financial	Last 4 digits of account number		\$ 0.00
4.18 Resurgence		Last 4 digits of account number		<u> </u>
	ercial Avenue	When was the debt incurred?		
Number	Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
Northbrook	IL 60062	Unliquidated		
City	State Zip Code debt? Check one.	Disputed		
Debtor 1 only		Towns of NONDRIORITY areas aread	delen.	
Debtor 2 only		Type of NONPRIORITY unsecured of Student loans	naim:	
=	Debtor 2 only of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
		that you did not report as priority cla		
Community	s claim relates to a	Debts to pension or profit-sharing pl		
Is the claim sul			,	
No		Other. Specify Credit Card or 0	Credit Use	
Yes				
4.19	Consumer USA	Last 4 digits of account number		\$ <u>0.00</u>
Creditor's Name		When was the debt incurred?	2005-02-18	
Po Box 9612 Number	Street	When was the dest meaned:		
Number	Sueet			
		As of the date you file, the claim is:	Check all that apply.	
Ft Worth	TX 76161	Contingent		
City	State Zip Code	Unliquidated		
Who owes the	debt? Check one.	Disputed		
Debtor 1 only	1			
Debtor 2 only		Type of NONPRIORITY unsecured of	claim:	
Debtor 1 and	•	Student loans		
At least one	of the debtors and another	Obligations arising out of a separation	•	
_	s claim relates to a	that you did not report as priority cla		
community Is the claim sul		Debts to pension or profit-sharing pl	ans, and other similar debts	
No No	oject to oliest:	- 00 0		
Yes		Other. Specify		

Debtor 1	Eric	Casc 10-39720	DOC 1		Page 31 of 67 Case Number (if known)	DC3C Main
	First Name	Middle Name	e	Last Name		

Part 2: Your NONPRIORITY Unsecured Claims	Continuation Page		
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
4.20 Santander Consumer USA	Last 4 digits of account number _	1000	\$ <u>0.00</u>
Creditor's Name	When we do the debt in some 40	2008-11-14	
Po Box 961245	When was the debt incurred?	2000 11 14	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
Ft Worth TX 76161	Contingent		
Ft Worth TX 76161 City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority c	laims	
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
Is the claim subject to offest?			
No	Other. Specify		
Yes A 21 State Collection Servi		6157	\$ 100.00
4.21 State Collection Servi Creditor's Name	Last 4 digits of account number _		\$ <u>100.00</u>
2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
Number Street			
	A - of the date over file the electric	Olas I III I I I	
	As of the date you file, the claim is	стеск ан тлат арріу.	
Madison WI 53716	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority c		
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
Is the claim subject to offest?	Madical Dahk		
Yes	Other. Specify Medical Debt		
4.22 Syncb/Walmart	Last 4 digits of account number _	NULL	\$ 246.00
Creditor's Name			·
Po Box 965024	When was the debt incurred?	2015-2016	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent	,	
Orlando FL 32896	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.			
Debtor 1 only	Town of NONDENERS	alaba.	
Debtor 1 and Debtor 3 ank	Type of NONPRIORITY unsecured	ciaim:	
Debtor 1 and Debtor 2 only	Student loans	tion agreement or diverse	
At least one of the debtors and another	Obligations arising out of a separa	•	
Check if this claim relates to a	that you did not report as priority of		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing	pians, and other similar depts	
No	Other. Specify Credit Card or	Credit Use	
Yes	Other. Specify Stout Surd of		

Case 16-39726 Doc 1 Filed 12/19/16 Entered 12/19/16 11:53:48 Desc Main Page 32 of 67 Number (if known) **Document** Eric Debtor 1 Webbank/Fingerhut **\$** 1,220.00 NULL 4.23 Last 4 digits of account number Creditor's Name 2014-2016 6250 Ridgewood Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Saint Cloud 56303 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify Credit Card or Credit Use List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Clerk, Fourth Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 1500 Maybrook Dr #236 Line ___17__ of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Maywood IL 60153 Last 4 digits of account number _____ 6601 City State Zip Code Resurgence Financial On which entry in Part 1 or Part 2 list the original creditor? Name Line __17_ of (Check one): Part 1: Creditors with Priority Unsecured Claims 4100 Commercial Avenue Part 2: Creditors with Nonpriority Unsecured Claims Number

60062

State Zip Code

Northbrook City

Official Form 106E/F

Last 4 digits of account number ___

6601

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Debtor 1 Eric

Add the Amounts for Each Type of Unsecured Claim

Add the am	ounts for each type of unsecured claim.		
			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$13,219.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$13,219.00
			Total claim
Total claims	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$16,022.00
	6j. Total. Add lines 6f through 6i.	6j.	\$16,022.00

		Caso 16	20726 Doc 1 E	ilod 12/10/16	Entor	ed 12/19/16 1	.1:53:48	Desc Main	
Fi	ll in this in	formation to identi	fy your case:			4 of 67			
D	ebtor 1	Eric		Fields	-				
		First Name	Middle Name	Last Name					
	ebtor 2 pouse, if filing)	Angela First Name	Qauntese Middle Name	Fields Last Name	-				
			the: <u>NORTHERN</u> District of <u>II</u>						
			ne : <u>NORTHERN</u> District of <u>li</u>	(State)				Check if this i	is an
	ase Number f known)			-				amended filin	
Off	icial F	orm 106G							
			ry Contracts and l	Jnexpired Lea	ses				12/15
Be as	complete	and accurate as p	ossible. If two married people	are filing together, bot	h are equal	ly responsible for sup	plying correct	n.,	
ntorr additi	mation. If n ional page:	nore space is need s, write your name	ed, copy the additional page, and case number (if known).	ill it out, number the e	ntries, and	attach it to this page.	On the top of a	ny	
1. 🛭	Oo you hav	e any executory co	ontracts or unexpired leases?						
Į	_		bmit this form to the court with						
L	Yes. Fil	in all of the informa	ation below even if the contracts	s or leases are listed in	Schedule A	A/B: Property (Official F	orm 106A/B)		
	• • • • • • • • •				- 1			•	
			r company with whom you havel in the company with whom you have in structions						
u	inexpired le	ases.							
	Person or	company with who	om you have the contract or le	ase		State what the c	ontract or lease	e is for	
2.1]								
	Name				_				
	Number	Street			_				
					_				
	City		State Zip C	ode					
2.2					_				
	Name								
	Number	Street			-				
					_				
	City		State Zip C	ode					
2.3					_				
	Name								
	Number	Street			_				
	Oit.		01-1- 7:- 0		_				
	City		State Zip C	ode					
2.4									
	Name				-				
	Number	Street			-				
					_				
	City		State Zip C	ode					
2.5									
	Name								
	Number	Street			_				

City

Official Form 106G

State Zip Code

Fill in this in	formation to iden	tify your case:	
Debtor 1	Eric		Fields
	First Name	Middle Name	Last Name
Debtor 2	Angela	Qauntese	Fields
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
Case Number	r		(State)
(If known)			_

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pag	es, write your name and	ny Additional Pages, write your name and case number (if known). Answer every question.						
1. D	o you have a	ny codebtors? (If you are	e filing a joint case, do not list eith	er spouse as a codebto	r.)				
	No.								
	Yes								
		• •	in a community property state o	• ,	y property states and territories include d Wisconsin.)				
	No. Go to	line 3.							
Ī	Yes. Did y	our spouse, former spous	se, or legal equivalent live with yo	u at the time?					
	_	Inwhich community state	or territory did you live?	. Fill in the	e name and current address of that person.				
	_	,	, ,		·				
	Name of	your spouse, former spouse or le	gal equivalent						
	Number	Street							
	City		State	Zip Code					
	chedule E/F,	fficial Form 106D), Sche or Schedule G to fill out our codebtor	dule E/F (Official Form 106E/F), Column 2.	or Schedule G (Official	Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt Check all schedules that apply:				
3.1	Shavonda	Johnson			Schedule D, line1				
	Name 5417 Salm	a St.			Schedule E/F, line				
	Number Plainfield	Street	IL	60586	Schedule G, line				
	City		State	Zip Code					
3.2					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.3					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					

Official Form 106H Record # 710961 Schedule H: Your Codebtors Page 1 of 1

			77 / J / J / J / J / J / J / J / J / J /			
Fill in this information to identify your case:						
Debtor 1	Eric		Fields			
	First Name	Middle Name	Last Name			
Debtor 2	Angela	Qauntese	Fields			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS</u>						
Case Number						

	ck if this is:
Ш	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employn	nent				
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
If you have more than one attach a separate page wil information about addition employers.	th Employment status	X Employed Not employed		X Employed Not employed	
Include part-time, seasona self-employed work.	al, or Occupation	Operator Tech		Claims Adjuster	
Occupation may Include so or homemaker, if it applies		Pactiv LLC		American Family Insurance	
	Employers address	1900 W. Field Ct.		6000 American Parkway	
		Lake Forest, IL 60	045	Madison, WI 53707	_
	How long employed there?	9 years		20 years	
Part 2: Give Details Abou	it Monthly Income				
spouse unless you are sep If you or your non-filing sp	e as of the date you file this form. If you ho parated. ouse have more than one employer, comb ore space, attach a separate sheet to this	oine the information for a			
			For Debtor 1	For Debtor 2 or non-filing spouse	
	es, salary and commissions (before all pa onthly, calculate what the monthly wage w	•	\$5,370.65	\$4,570.02	
3. Estimate and list monthl	y overtime pay.		\$0.00	\$0.00	
4. Calculate gross income.	Add line 2 + line 3.		\$5,370.65	\$4,570.02	

 Official Form 106I
 Record # 710961
 Schedule I: Your Income
 Page 1 of 2

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Eric Debtor 1

Case Number (if known) _ First Name Middle Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse \$5,370.65 \$4,570.02 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a \$1,159.64 \$670.11 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 \$184.64 \$0.00 5c. Voluntary contributions for retirement plans 5c. 5d. Required repayments of retirement fund loans \$474.70 \$231.44 5d. \$0.00 \$1,090.81 5e. Insurance 5e 5f. Domestic support obligations \$0.00 5f \$0.00 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: __ Life Insurance(D1), 401k loan 2(D2), Car fee(D2), 5h. \$6.22 \$372.06 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. \$1,825.20 \$2,364.42 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$3,545.45 \$2,205.60 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$0.00 \$0.00 Interest and dividends \$0.00 \$0.00 8b. Family support payments that you, a non-filing spouse, or a 8c. 8c. \$ 0.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. \$0.00 \$0.00 Other monthly income. Specify: ___ Sons car payment, 8h. \$368.00 \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$368.00 \$0.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$3,913.45 \$2,205.60 \$6,119.05 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. \$0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. \$6,119.05 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? X No. Yes. Explain:

FIII IN THIS I	information to identify yo	ur case:				
Debtor 1	Eric		Fields	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ed filing	
Debtor 2	Angela	Qauntese	Fields	A supplement	ent showing pos	t-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income as	of the following	date:
United State	s Bankruptcy Court for the : _	NORTHERN DISTRICT OF	ILLINOIS			
Case Numb	er		-	MM / DD /	YYYY	
(II KIIOWII)				A separate	filing for Debtor	2 because Debtor 2
Official F	Form 106J				a separate house	
	le J: Your Ex	2222			·	
	_					12/14
-				re equally responsible for supplyi es, write your name and case nun	=	
Part 1:	Describe Your Household					
1. Is this a jo	oint case?					
No.	Go to line 2.					
X Yes.	Does Debtor 2 live in a s	eparate household?				
	X No.					
	Yes. Debtor 2 must	t file a separate Schedule	J.			
2. Do you	have dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
	list Debtor 1 and		is information for	Debtor 1 or Debtor 2	age	with you?
Debtor	2.	each depende	nt	Daughter	17	No
	state the dependents'					Yes
names.				Son	22	No
				-		Yes
						X No
						Yes
						x No
						Yes
						x No
						Yes
2						L res
	r expenses include es of people other than	X No				
yourse	If and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	onthly Expenses				
Estimate you	r expenses as of your ba	nkruptcy filing date unles	s you are using this form	as a supplement in a Chapter 13	case to report	
expenses as the applicable		ıptcy is filed. If this is a sı	upplemental <i>Schedule J</i> , c	heck the box at the top of the for	m and fill in	
		ash government assistand	ce if you know the value			
	-	=	come (Official Form 106I.)		•	Your expenses
4. The rei	ntal or home ownershin e	exnenses for your residen	ce. Include first mortgage	navments and	_	
	nt for the ground or lot.	Apenaca for your residen	ec. molade mat mortgage	payments and	4.	\$1,875.00
	ncluded in line 4:					
4a. R	leal estate taxes				4a.	\$0.00
		renter's insurance			4a. 4b.	\$0.00
	roperty, homeowner's, or i					\$50.00
	ome maintenance, repair,				4c.	\$50.00
4d. H	omeowner's association o	i condominium dues			4d.	φυ.υυ

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Document

Eric

Debtor 1

nent Page 39 of 67
Case Number (if known)

First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$200.00 6a. 6a. Electricity, heat, natural gas \$72.00 6b. Water, sewer, garbage collection \$600.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$700.00 7. 7. Food and housekeeping supplies \$40.00 8. 8. Childcare and children's education costs \$190.00 9. Clothing, laundry, and dry cleaning 10. \$120.00 Personal care products and services 10. \$100.00 11. Medical and dental expenses 11. \$633.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$60.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$238.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$90.00 15a. 15a. Life insurance \$0.00 15b. Health insurance 15b. \$470.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$368.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 710961

Eric Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$63.00 21. Other. Specify: Postage/Bank Fees (\$5.00), Term life insurance (\$58.00), 21. \$5,869.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$6,119.05 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$5,869.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$250.05 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 710961 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NO	T an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have rea	ad the summary and schedules filed with this declaration and that they are true and
correct.	
✗ /s/ Eric Fields, Sr.	✗ /s/ Angela Qauntese Fields
Signature of Debtor 1	Signature of Debtor 2
Date _12/16/2016	Date12/16/2016
MM / DD / YYYY	MM / DD / YYYY
Signature of Debtor 1	Signature of Debtor 2 Date12/16/2016

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Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.			
Part 1: Give Details About Your Marital Status and Wh	ere You Lived Before		
01. What is your current marital status?			
Married			
Not married			
_			
02 During the last 3 years, have you lived anywhere oth	er than where you live no	w?	
No.	an De anticolodo altoro	The second secon	
Yes. List all of the places you lived in the last 3 year	irs. Do not include where y	ou live now.	
Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
	lived there		lived there
4054 N.OHave Parky	EDOM 44/0040	Same as Debtor 1	Same as Debtor 1
1051 N Oakley Dr W Westmont IL 60559-6125	FROM 11/2012 To 03/2013		
Westmont IE 00005-0120	10 03/2013		
On Wishing the Leat O commended and the control of			(O
03 Within the last 8 years, did you ever live with a spou property states and territories include Arizona, Calif.			
and Wisconsin.)			
■ No. Yes. Make sure you fill out Schedule H: Your Code	btors (Official Form 106H).		
	,		
Part 2: Explain the Sources of Your Income			

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Case Number (if known)

Fields

First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$62,969 Wages, commissions, \$49,787 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$54,660 \$49,168 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$57,000 Wages, commissions. \$40,000 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Debtor 1

Eric

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ebto	or 1	Eric		Fields		Case Number (if known)		
		First Name	Middle Name	Last Name				
06	Are	either Debtor 1's or D	ebtor 2's debts primarily c	onsumer debts?				
		No. Neither Debtor 1	nor Debtor 2 has primarily	consumer debts. Cor	sumer debts are define	ed in 11 U.S.C. § 101(8) a	IS	
		"incurred by an inc	dividual primarily for a perso	nal, family, or househ	old purpose."			
		During the 90 day	s before you filed for bankru	iptcy, did you pay any	creditor a total of \$6,22	25* or more?		
		☐ No. Go to line	. 7					
		No. Go to line						
		Yes. List belo	w each creditor to whom yo	u paid a total of \$6,22	5* or more in one or m	ore payments and the		
		total amount	you paid that creditor. Do no	ot include payments for	r domestic support obli	gations, such as		
			and alimony. Also, do not in			• •		
		* Subject to adjustmen	nt on 4/01/16 and every 3 ye	ars after that for cases	s filed on or after the da	ate of adjustment.		
		Ves Debter 1 or Deb	tor 2 or both have primarily	v consumor dobte				
			ys before you filed for bank		v creditor a total of \$60	00 or more?		
		_	•	, , ,	,			
		No. Go to line	÷ 7.					
		☐ Yes. List belo	w each creditor to whom yo	u paid a total of \$600	or more and the total a	mount you paid that		
			ot include payments for don					
		alimony. Also	, do not include payments to	an attorney for this b	ankruptcy case.			
				Dates of	Total amount paid	Amount you still	owe	Was this payment for
				payments				
07	With	nin 1 year before you fil	ed for bankruptcy, did you n	nake a payment on a	debt you owed anyone	who was an insider?		
		-	ves; any general partners; re				-	
		-	are an officer, director, perso			-	-	-
	-	nt, including one for a t n as child support and a	ousiness you operate as a sa alimony.	ole proprietor. 11 0.5.	C. § 101. Include payri	nents for domestic suppor	t obligatio	ins,
		No.						
	_	Yes. List all payments	to an insider.					
				Dates of	Total amount	Amount you still	Reason	n for this payment
				payment	paid	owe		
08	W/ith	nin 1 vear hefore vou fil	ed for bankruptcy, did you n	nake any navments or	transfer any property	on account of a debt that I	nenefited	
	an ir	nsider?			adiloioi dily proporty	on account of a door that i	Jonomou	
	Inclu	ude payments on debts	guaranteed or cosigned by	an insider.				
		No.						
	\	Yes. List all payments	to an insider.				_	
				Dates of payment	Total amount paid	Amount you still owe		n for this payment e creditor's name
		Northern Illinois Unive	ersitv	2016	\$1800	\$0	Tuition	
	•							
	_							
P	art 4:	Identify Legal acti	ons, Repossessions, and For	eclosures				

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Debtor 1	Eric		Fields	Case Number (if kn	own)	
	First Name	Middle Name	Last Name			
Li		luding personal injury case		rt action, or administrative proceeding es, collection suits, paternity actions, s		,
	No.					
	Yes. Fill in the detail	S.				
			Nature of the case	Court or agency		Status of the case
	Resurgence Capita	al Llc VS Eric Fields	Collection	Cook County Municipal Court	<u>t </u>	Pending
	CASE NUMBER#1	6M4674				On appeal
	·	,				Concluded
		ifiled for bankruptcy, was a fill in the details below.	any of your property repossess	ed, foreclosed, garnished, attached, s	eized, or levied?	
	No. Go to line 11					
	Yes. Fill in the inforn	nation below.				
					_	
		vou filed for bankruptcy, d vment because you owed a		ank or financial institution, set off an	y amounts from	your accounts
	No. Go to line 11	-				
	Yes. Fill in the inform	nation below				
_			s any of your property in the p	possession of an assignee for the be	enefit of creditors	s, a
	-	er, a custodian, or another				•
	No.					
[Yes.					
Pari	List Certain Giff	ts and Contributions				
			id you give any gifts with a to	tal value of more than \$600 per pers	on?	
_	_	ou mou for build uptoy, u	a you give any gine min a to	tal value of more than 4000 per pere	····	
_	No.	a far agab gift				
_	Yes. Fill in the detail		id vou give any gifts or contril	butions with a total value of more th	an \$600 to any cl	narity?
_	_	ou med for bunkruptcy, di	a you give any gints or contin	buttons with a total value of more th	un voor to uny ci	iurity i
L	∐ No. ■ Vaa Fill in the date i	- Conservation (G				
•	Yes. Fill in the detail	s for each gift.				
	Gifts or contribution	s to charities that	Describe what you contr	ibuted	Date you	Value
	total more than \$600)			contributed	
	Universal Missiona	ry Baptist. 535 N	Tithe		2016	\$110 biw %10 of net
	Cicero					income
Par	List Certain Los	ses				
	/ithin 1 year before yo ambling?	u filed for bankruptcy or s	since you filed for bankruptcy	, did you lose anything because of t	heft, fire, other d	isaster, or
	No.					
[Yes. Fill in the detail	s for each gift.				
		-				
Par	List Certain Pay	ments or Transfers				
16 1	lishin days bases	filed for besides 100 miles	lucan an annone also control	a very behalf	manhet ·	
		u filed for bankruptcy, did ig bankruptcy or preparing		n your behalf pay or transfer any pro	perty to anyone	you
				encies for services required in your b	oankruptcy.	

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Deptor '	I EIIC		rielus	Case	Number (If Known)		
	First Name	Middle Name	Last Name				
г	 ¬ No.						
L							
	Yes. Fill in the details						
	Party Contact Info		Description and value of	any property transferred	Date pay	ment A	mount of payment
					or trans	ier	
	Geraci Law L.L.C.					Pi	ayment/Value:
	55 E. Monroe Street #3	3400					4,000.00: \$440.00
	Chicago,IL 60603						aid prior to filing, alance to be paid
	Officago,iE 00000						rough the plan.
	D. (0. () () ()		B				
	Party Contact Info		Description and value of	any property transferred	Date pay or transf		mount of payment
			Credit Counseling Service	ne .			
	Hananwill Credit Couns	seling	Orean Couriseing Service	.5	2016	_\$2	25.00
	115 N. Cross St.						
	Robinson, IL 62454						
			ou or anyone else acting or make payments to your cr		sfer any property to a	nyone who	
	o not include any paymer			euitors r			
	No.	-					
-	Yes. Fill in the details.						
L	res. r iii iir the details.						
18 v	Vithin 2 years before you f	iled for bankruptcy, did	you sell, trade, or otherwise	e transfer any property to	anvone, other than p	roperty	
tr	ransferred in the ordinary	course of your business	s or financial affairs?				
	_		as security (such as the gr	-	est or mortgage on yo	our property	y).
_	—	ilisiers tilat you liave all	ready listed on this stateme	III.			
	No.						
	Yes. Fill in the details for	r each gift.					
19 v	Vithin 10 years hefere you	filed for bankruptov, die	d vou transfor any proporty	to a solf sottlad trust or s	similar dovice of whic	h vou aro a	
-	eneficiary? (These are oft	• • •	d you transfer any property on devices.)	to a self-settled trust or s	similar device of whic	n you are a	ı
_	'	•	,				
_	No.	r oogh sift					
L	Yes. Fill in the details for	reach gilt.					
_	List Contain Figure at	-1.4	Coto Domosit Domos and Cto				
Par	List Certain Financi	ai Accounts, instruments,	, Safe Deposit Boxes, and Sto	orage Units			
			any financial accounts or i	nstruments held in your	name, or for your ben	efit, closed	l ,
	old, moved, or transferred		r financial accounts; certific	ates of denosit: shares in	n hanks credit unions	hrokerag	Δ.
	<u>-</u>		s, and other financial institu			, a. o. o. o. u.g.	-
	No.						
	Yes. Fill in the details.						
L		Last 4	digits of account number	Type of account or	Date account was	Last bala	ince before
		2.31 7		instrument	closed, sold, moved,		or transfer
					or transferred		

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Debtor	1	Eric		Fields	Case Number (if known)	
		First Name	Middle Name	Last Name		
	-	you now have, or did you hav h, or other valuables?	e within 1 y	year before you filed for bankruptcy, any	safe deposit box or other depository for	securities,
	1	No.				
	\Box	Yes. Fill in the details.				
				Who else had access to it?	Describe the contents	Do you still have it?
22 H	Hav	e you stored property in a sto	orage unit o	or place other than your home within 1 ye	ear before you filed for bankruptcy?	
l 1		No.				
l i	一、	Yes. Fill in the details.				
				Who else has or had access to it?	Describe the contents	Do you still
Pa	rt 9:	Identify Property You Hold	l or Control	for Someone Else		have it?
23	Do v	you hold or control any prope	erty that so	meone else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust
		someone.	orty that oo	moone clos came : molade any property	you borrowou from, are otoring for, or no	id iii ddot
	1	No.				
	\Box	Yes. Fill in the details.				
				Where is the property?	Describe the property	Value
Dor	440	Give Details About Enviror	nmental Info	ormation		
	it 10					
For t	iie k	ourpose of Part 10, the follow	ing denniti	опъ арріу.		
h	aza	rdous or toxic substances, w	astes, or m	or local statute or regulation concerning naterial into the air, land, soil, surface wa the cleanup of these substances, waste	ter, groundwater, or other medium,	
		means any location, facility, c used to own, operate, or utiliz			, whether you now own, operate, or utilize	0
		rdous material means anythi tance, hazardous material, po	_	ronmental law defines as a hazardous wa ontaminant, or similar term.	ste, hazardous substance, toxic	
Repo	ort a	II notices, releases, and proc	eedings th	at you know about, regardless of when t	hey occurred.	
24	_		ed you that	t you may be liable or potentially liable u	nder or in violation of an environmental la	aw?
!	=	No.				
	П,	Yes. Fill in the details.				
				Governmental unit	Environmental law, if you know it	Date of notice
25	Hav	e you notified any governmer	ntal unit of	any release of hazardous material?		
l 1		No.				
l i	=	Yes. Fill in the details.				
'	_			Governmental unit	Environmental law, if you know it	Date of notice
26	Have	e vou been a partv in anv iud	icial or adn	ninistrative proceeding under any enviro	nmental law? Include settlements and ord	ders.
١,	_			3,		
	<u> </u>					
'	ш	Yes. Fill in the details.		Court or agapay	Nature of the case	Status of the case
				Court or agency	nature of the case	Status of the case
Par	t 11	Give Details About Your B	usiness or C	Connections to Any Business		
27	With	nin 4 years before you filed fo	r hankrunt	cy did you own a business or have any	of the following connections to any busin	ess?
'			-	a trade, profession, or other activity, eit		10001
		=		any (LLC) or limited liability partnership (•	
		A partner in a partnership		, (220) or minited hability partitership (,	
		An officer, director, or ma		outive of a corporation		
		=		·		
		Mail owner of at least 5% 01	i trie voting	or equity securities of a corporation		

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Debtor 1	Eric		Fields	Case Number (if known)
, ,	First Name	Middle Name	Last Name	
	No. None of the above	ve applies. Go to Part 12.		
	Yes. Check all that a	pply above and fill in the det	tails below for each busine	ess.
	ithin 2 years before yo stitutions, creditors, c		you give a financial stat	ement to anyone about your business? Include all financial
	No.			
	Yes. Fill in the details	S.		
		Date is:	sued	
Part 1	2: Sign Below			
×	lal Eria Eialda St	_	1 (0) A	ngela Countage Fielde
~	/s/ Eric Fields, Sr Signature of Debtor			ngela Qauntese Fields ture of Debtor 2
	Date 12/16/2016		Date	12/16/2016
	MM / DD / Y	YYYY		MM / DD / YYYY
☐ Did	No Yes	pages to Your Statement of		dividuals Filing for Bankruptcy (Official Form 107)? Dut bankruptcy forms?
	Yes. Name of person	1		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

2.

3.

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

III IC	
Eric Fields Sr. and Angela Qauntese Fields / Debtors	Case No:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

Chapter:

Chapter 13

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and	that
com	npensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services	
rend	dered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	

For legal services, I have agreed to accept	\$4,000.00
Prior to the filing of this statement I have received	\$440.00
Balance Due	\$3,560.00
The source of the compensation paid to me was:	
Debtor(s) Other: (specify)	
The source of compensation to be paid to me is:	
Debtor(s) Other: (specify)	

of my law firm.

I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates

- I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
- 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 - Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service:

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 16-39726 Doc 1 Filed 12/19/16 Entered 12/19/16 11:53:48 Desc Mair 3. Personally review with the debto pand sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).

- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

or consideration and interest states on the fill of the fill of the file of

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- Case 16-39726 Doc 1 Filed 12/19/16 Entered 12/19/16 11:53:48 Desc Mair 2. Inform the debtor that the debtor must be planet be planet 52 the Gase of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

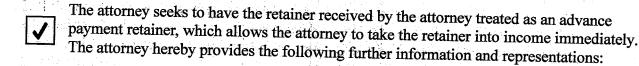


Case 16-39726 Doc 1 Filed 12/19/16 Entered 12/19/16 11:53:48 Desc Main C. TERMINATION OR CONDERS TON THE SAFE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

如何是自我的最后,但是是是自己的最后,最后是我的最大的对象的现在分词,但是是是不是不是不是不是不是不是不是不是不是不是不是,但是是一个人,就是一个人的人,但是是



- Case 16-39726 Doc 1 Filed 12/19/16 Entered 12/19/16 11:53:48 Desc Main Any portion of the retainer that is mutual arms of the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]

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F. Case 16-39726 Doc 1 Filed 12/19/16 Entered 12/19/16 11:53:48 Desc Main ALLOWANCE AND PAYMENT OF MITTORNESS OF DESCAND EXPENSES.

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 3. Before signing this agreement, the attorney has received, \$_\(\frac{\mu}{\mu}\)\to toward the flat fee, leaving a balance due of \$_\(\frac{35\omega_0}{\omega}\); and \$_\(\frac{310}{\omega}\) for expenses, leaving a balance due for the filing fee of \$_\(\frac{0}{\omega}\)
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 12/14/16

Signed:

Debtor(s)

Co-Deptor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 16-39726 Doc 1 Filed **Geraci Law Inter 6**d 12/19/16 11:53:48 Chicago H-60663 Of 16876-925-1313 help@geracilaw.com



Date: 12/16/2016

Consultation Attorney: ADD

Record #: 710-961

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA Thave received the 11U.S.C § 527(a) disclosures.I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his erating account in payment of all outstanding fees owed by me it case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or property I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$ 250/090 per month for ______ months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a other secured debts including furniture, electronics, etc.; all other unsecured debts; other:	divorce decree/marital settlement you listed,
arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold profiled, including any association fees as long as the property is in mename, other	perty taxes; debts incurred after the case is
Seident loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be e	ven larger at the end of the plan, so I have
Cebts not discharged if they not paid in full: student loans; educational debts; unfiled or late file support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found not presentation limited to Bankruptcy Court We do not represent you in state court, or in I have all gibbs to receive a tax refund during the court.	n-dischargeable by a Judge.
am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over the cifically advised that I do not need to. This may change on a yearly basis, so I must check understand that if I receive any significant sums of money other than through employment, including workers compensation award personal injury or other court personal injury or other personal injury or other personal injury or other personal injur	er to the Chapter 13 Trustee unless I am
workers compensation award, personal injury or other court settlement, I MUST notify my attorne all of the funds into my Chapter 13 plan.	ing but not limited to life insurance proceeds, y immediately and I may have to pay some or

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened

Eric Fields (Debtor)

Angela Fields (Joint Debtor)

Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Eric Fields Sr. and Angela Qauntese Fields / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 12/16/2016 /s/ Eric Fields, Sr. X Date & Sign

Eric Fields, Sr.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/16/2016 /s/ Angela Qauntese Fields X Date & Sign

Angela Qauntese Fields

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 58 of 67 In re Eric Fields Sr. and Angela Qauntese Fields / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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In re Eric Fields Form B 201A, Notice to Consumer Debtor(s)

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12/16/2016	/s/ Eric Fields, Sr.
	Eric Fields, Sr.
Dated: 12/16/2016	/s/ Angela Qauntese Fields
	Angela Qauntese Fields
Dated: 12/16/2016	/s/ Kristin T Schindler
	Attorney: Kristin T Schindler

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De	btor 1 EFIC	Field	S Participant	Case Number (if kno	wn)	
	First Name	Middle Name Last Nam	(e.	Ogga (Admina) (II KUD	wh)	
	art 6: Answer These Question					*
	Answer these question	ns for Reporting Purposes				
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16	The second of th	16a. Are your debts primari	ly consumer debts? Col	nsumer debts are defined	d in 11 U.S.C. § 101(8)	
	you have?		al primarily for a personal, f	amily, or household purp	ose."	
		No. Go to line 16b.				
		Yes. Go to line 17.				
		16h Arovova dakta v			•	
		16b. Are your debts primaril	y business debts? Busin	ness debts are debts that	t you incurred to obtain	
***************************************			estitient or through the ope	aration of the business or	investment.	. *
		No. Go to line 16c.				
ì		Yes. Go to line 17.				*
		16c. State the type of debts you				
		16c. State the type of debts you	owe that are not consumer	debts or business debts.	•	
17.	Are you filing under				<u> </u>	
	Chapter 7?	No. I am not filing under C	hapter 7. Go to line 18.			
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Fill in this	information to identify y	your case:			
Debtor 1 Debtor 2	Eric First Name Angela	Middle Name Qauntese	Last Name		a file to 、 新着かず あない データかっ
(Spouse, if filing)		Middle Name	Fields Last Name		
United State	as Bankruptcy Court for the	: NORTHERN District of ILLINOI			
Case Numbe (If known)	er	(00	tate)		Check if this is an
•					amended filing
Official F	orm 106 Dec				
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If two married (people are filing togeth	er, both are equally responsible t	for supplying correct infor	mation.	
years, or both.	this form whenever you need to property by fraud in 18 U.S.C. §§ 162, 1341, Sign Below	file bankruptcy schedules or ame in connection with a bankruptcy 1519, and 3571.	ended schedules. Making a	I false statement, concealing p to \$259,098, or imprisonment	roperty, or locup to 20
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Li tes. n	Name of Person		· A	Attach Bankruptcy Petition Prepai Signature (Official Form 119).	rer's Notice, Declaration, and
Under penalt	ty of perjury, I declare t	that I have read the summary and	I schedules filed with this (declaration and that they are tru	ie and
x 2	e of Deebtor 1	<u>endaksiid sasiikka ke</u>	angel 11.S.	Jails	
Date /2	2 <u>// /2</u> 016 1 / DD / YYYY	a kirita kirikata da kirikata kirikata ka	Signature of Debtor 2 Debtor 2 // 6/2016	6	
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Debtor 1 Eric First Name	Middle Name	Fields	-	Case Number (if known)	
No. None of the above a	applies Go to Part 12	Last Mallie			
	y above and fill in the details	below for each hus	inec		
Within 2 years before you institutions, creditors, or o	filed for bankruptcy, did you ther parties.	ı give a financi al s	tatement to anyone	about your business? include all f	inancial
No. Yes. Fill in the details.					· .
art 12: Sign Below	Citto issued				
I have read the answers on the	nis Statement of Financial A	ffairs and any atta	chments, and I deci	are under penalty of perjury that the	
in connection with a bankrup	tcv case can result in fines	a false statement, o	oncealing property	are under penalty of perjury that the condition of property between the conditions are conditionally a	y fraud
18 U.S.C. §§ 152, 1341, 1519,	and 3571.	ap ac \$250,00 6 , 61	imprisonment for u	p to 20 years, or both.	
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x	ah)	~ /N		402	
Signature of Debtor 1		Sign	attere of Debtor 2	July _	
12.16					
Date 12 / 16 /2016 MM / DD / YYYY	<u>3</u>	Date	12/6/201	<u>16</u>	
			MM / DD / YYY	Y	
oid you attach additional page	s to Your Statement of Ein	annial Affilia t		Bankruptcy (Official Form 107)?	
■ No		ancial Attairs for II	ndividuals Filing for	Bankruptcy (Official Form 107)?	
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id you pay or agree to pay so	meone who is not an attorn	ey to help you fill	out bankruptcy for	ns?	
No		を 19番号作 (4.1 (計) (計)	Personal Property of the Control of	स्मित्रिक्षा को कालोक्षिक कुछ। Si	Example 1
Yes. Name of person					:
			Attach th	ne Bankruptcy Petition Preparer's No	otice,
	Mark the second			Declaration, and Signature (Office	cial Form 119).

DISCLAIMER Debtors have feat and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor, No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship" and win. Interest on student leans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for amily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filling spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. 1. Failure to appear. at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory." contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume 三城市1000
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR RETITION IS ACCURATED. X Date & Sign Eric Fields, Sr. X Date & Sign Angela Qauntese Fields

710961

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Eric Fields Sr. and Angela Qauntese Fields / Debtors

in re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT

Dated: 12 1 16 12016

Eric Fields, Sr.

X Date & Sign

Dated: 12 1/6 /2016

Angela Qauntese Fields

X Date & Sign

Record # 710961

B 1D (Official Form 1, Exh.D)(12/08)

Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Eric Fields, Sr.

Life rields, Sr.

Date: 12 1 1/4 /2016

Date: 12 1/6 12016

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Debtor 1	Enc		Fields	1.	Constitution and		
	First Name	Middle Name	Last Name		Case Number (if known)		- 444
Part 5:	Sign Below		2.64	The Court street	n de la companya de l		*
	By signing here, I de	clare under penalty of periusy that t	he informa				
	_	clare under penalty of perjury that t	ne miorila	uon on this statement an	id in any attachments is true and	correct.	. i sa sta
		- ///		Table 1	$\alpha \cap k \alpha l$		
		field.		(NILO	Ila de tubel	9	2
***************************************		Eric Fields, Sr.	•	y	Angela Cauntese Fields		
	Date: Dated: /	12, 16/2016			10 11		
	Date: Dated: /	<u>~ / / / /</u> /2016		Date: Date	d: 12/16/2016		

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Form B 201A, Notice to Consumer Debtor(s)

In re Eric Fields Sr. and Angela Qauntese Fields / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated. deny your

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Eric Fields, Sr.

X Date & Sign

Angela Qauntese Fields

X Date & Sign

Dated: 12, (1) /2016

Attorney: